

SUNTRUST MORTGAGE, INC
1001 SEMMES AVENUE
RVW-5043/FINAL DOCS
RICHMOND, VA 23224
LOAN NUMBER 0202404786

Commitment Number: 12267821

After Recording, Send To:

This instrument prepared by:

Jay A. Rosenberg, Esq., Rosenberg LPA, Attorneys At Law, 7367A E. Kemper Road,
Cincinnati, Ohio 45249 (513) 247-9605 Fax: (866) 611-0170 and Vic J. Devlaeminck Esq.,
Attorney At Law, Washington State Bar Number: 16609.

SUBORDINATION OF DEED OF TRUST

140081
This Subordination of Deed of Trust is made as of the ~~October~~ 11, 2012 by MERS, solely as nominee for SunTrust Mortgage, Inc. ("Subordinating Lender"), under the following circumstances:

A. Subordinating Lender is the holder of an unrecorded assignment of a certain Deed of Trust (the "Existing Deed of Trust") executed by **Robert C. Dais and Karen C. Dais, husband and wife** ("Borrower"), in favor of Subordinating Lender, recorded at Auditors File No. 2005158949, the Public Records of Skamania County, Washington, which is a lien on the real estate described below (the "Property").

Lot 2 of the Sroufe Short Plat, recorded in Book 2 of Short Plats, page 96, of Skamania County, Records, Skamania County, Washington.

Property Address: 81 Hood Road, Underwood, WA, 98651
03102200130300

B. Lender, **SunTrust Mortgage, Inc.**, will be making a loan secured by a Deed of Trust, in the maximum principal amount of \$314,041.00 (Three Hundred and Fourteen Thousand Forty One Dollars and no Cents), to **Robert C. Dais and Karen C. Dais, husband and wife** as Borrower, and ("New Deed of Trust"), which will be a lien on the Property.

C. As part of the consideration for Lender's agreement to make the loan secured by the New Deed of Trust, and to induce Lender to make that loan, Subordinating Lender has agreed to subordinate the lien of the Existing Deed of Trust to the lien of the New Deed of Trust, upon the terms and conditions set forth in this Agreement.

NOW THEREFORE, Subordinating Lender and Lender agree as follows:

1. Subordinating Lender hereby subordinates the lien of the Existing Deed of Trust to the lien of the New Deed of Trust; however, this subordination shall not otherwise affect the validity or priority of the Existing Deed of Trust.

2. This Subordination Agreement is made on the understanding that Subordinating Lender shall not be responsible for any of the obligations of Borrower contained in or secured by the New Deed of Trust.

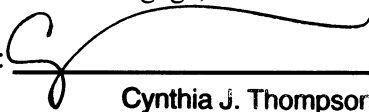
3. This Subordination Agreement shall be binding upon and inure to the benefit of Lender and Subordinating Lender and their respective successors and assigns.

MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's Successors and assigns. MERS is organized and existing under the law of Delaware, and has a mailing address of PO Box 2026, Flint MI 48501-2026, and/or a street address of 1901 E. Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS. FOR PURPOSES OF RECORDING THIS DOCUMENT MORTGAGE, MERS IS THE MORTGAGEE OF RECORD

Unofficial Copy

SIGNED as of the date first written above.

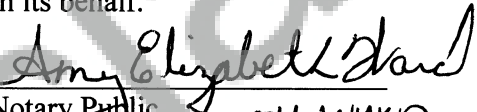
MERS as nominee for SunTrust Mortgage, Inc.

By: 
Cynthia J. Thompson
Vice President
Its: _____

STATE OF VIRGINIA

COUNTY OF RICHMOND
CITY

The foregoing instrument was acknowledged before me this 11TH day of OCTOBER, 2012 by CYNTHIA J. THOMPSON, the VICE PRESIDENT of MERS as nominee for SunTrust Mortgage, Inc., for and on its behalf.


Notary Public
AMY ELIZABETH WARD

AMY ELIZABETH WARD
Notary Public
Commonwealth of Virginia
7325781
My Commission Expires Mar 31, 2014

Unofficial Copy

Escrow File No.: 12267821

EXHIBIT "A"

**LOT 2 OF THE SROUFE SHORT PLAT, RECORDED IN BOOK 2 OF SHORT PLATS,
PAGE 96, SKAMANIA COUNTY, RECORDS, SKAMANIA COUNTY, WASHINGTON.**

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Copy